

Information to identify the case:

Debtor 1	April Marie Butler	Social Security number or ITIN	xxx-xx-2279
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Western District of Texas	Date case filed for chapter	7 8/31/20
Case number:	20-10973-tmd		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	April Marie Butler	
2. All other names used in the last 8 years		
3. Address	1300 Crossing Place, Unit 2613B Austin, TX 78741	
4. Debtor's attorney Name and address	Nicholas M Wajda Wajda & Associates, APC 5430 Lyndon B Johnson Fwy, Ste. 1200 Dallas, TX 75206	Contact phone 214-396-6008 Email: nick@recoverylawgroup.com
5. Bankruptcy trustee Name and address	John Patrick Lowe 2402 East Main Street Uvalde, TX 78801	Contact phone 830-407-5115 Email: pat.lowe.law@gmail.com

For more information, see page 2 >

Debtor **April Marie Butler**

Case number **20-10973-tmd**

6. Bankruptcy clerk's office	903 SAN JACINTO, SUITE 322 AUSTIN, TX 78701-0	Hours open Monday – Friday 8:00 AM – 4:00 PM Contact phone (512) 916-5237 Date: 9/1/20
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . See Court website for electronic filing information: www.txwb.uscourts.gov .		
7. Meeting of creditors	October 8, 2020 at 03:00 PM	Location: Phone: (888)405-5981; Code#:2733682
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 12/7/20
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
Filing deadline: 30 days after the conclusion of the meeting of creditors		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

United States Bankruptcy Court
Western District of Texas

In re:
April Marie Butler
Debtor

Case No. 20-10973-tmd
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0542-1

User: admin
Form ID: 309A

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Total Noticed: 44

Date Rcvd: Sep 01, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2020.

db
18074763 +April Marie Butler, 1300 Crossing Place, Unit 2613B, Austin, TX 78741-1867
18074765 Amex, P.O. Box 297871, Phoenix, AZ 85072
18074777 +BMO Harris Bank, Attn: Bankruptcy, Po Box 2035, Milwaukee, WI 53201-2035
18074778 +DSRM Nat Bank/Valero, Attn: Bankruptcy, Po Box 696000, San Antonio, TX 78269-6000
Fifth Third Bank, Attn: Bankruptcy, Maildrop RCSB3E 1830 E Paris Ave SE,
Grand Rapids, MI 49546
18074779 +First Nataional Bank/Legacy, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117-5097
18074781 +First Savings Bank/Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117-5096
18074783 +Kathleen Devine, 10921 Dedeke Dr., New Braunfels, TX 78132-4552
18074784 +Lyon Collection Services, 7924 West Sahara Ave., Las Vegas, NV 89117-1990
18074785 Nationwide Credit Inc, 2800 University Ave. Suite #420, Cumming, IA 50061
18074787 +PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982
18074788 PNC Bank, P.O. Box 5570, Cleveland, OH 44101-0570
18074790 +Radius Global Solutions LLC, P.O.Box 390905, Minneapolis, MN 55439-0905
18074791 +Spectrio, PO Box 890271, Charlotte, NC 28289-0271
18074797 +Touchstone Imaging Richardson, PO Box 102107, Atlanta, GA 30368-2107
18074798 +Travelers CL Remittance Center, PO Box 660317, Dallas, TX 75266-0317
18074799 +Travelers Woodhome Insurance, 66 Painters Mill Rd Suite 110, Owings Mills, MD 21117-3643

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: nick@recoverylawgroup.com Sep 02 2020 03:14:22 Nicholas M Wajda,
Wajda & Associates, APC, 5430 Lyndon B Johnson Fwy, Ste. 1200, Dallas, TX 75206
tr +EDI: QJLOWE.COM Sep 02 2020 06:53:00 John Patrick Lowe, 2402 East Main Street,
Uvalde, TX 78801-4943
ust +E-mail/Text: ustpreion07.au.ecf@usdoj.gov Sep 02 2020 03:15:21
United States Trustee - AU12, United States Trustee, 903 San Jacinto Blvd, Suite 230,
Austin, TX 78701-2450
18074762 +EDI: AMEREXPR.COM Sep 02 2020 06:53:00 Amex, Correspondence/Bankruptcy, Po Box 981540,
El Paso, TX 79998-1540
18074764 +EDI: BANKAMER.COM Sep 02 2020 06:53:00 Bank of America, 4909 Savarese Circle,
Fl1-908-01-50, Tampa, FL 33634-2413
18074766 +E-mail/Text: cms-bk@cms-collect.com Sep 02 2020 03:14:54 Capital Management Services,
698 1/2 South Ogden St, Buffalo, NY 14206-2317
18074768 +EDI: CAPITALONE.COM Sep 02 2020 06:53:00 Capital One, AttnL: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
18074767 +EDI: CAPITALONE.COM Sep 02 2020 06:53:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
18074769 +EDI: CAPITALONE.COM Sep 02 2020 06:53:00 Capital One Bank USA, NA, PO BOX 30281,
Salt Lake City, UT 84130-0281
18074771 +EDI: CITICORP.COM Sep 02 2020 06:53:00 Citibank, Citicorp Credit Srvs/Centralized Bk dept,
Po Box 790034, St Louis, MO 63179-0034
18074772 +EDI: CITICORP.COM Sep 02 2020 06:53:00 Citibank/Exxon Mobile, Attn: Bankruptcy,
Po Box 790034, St Louis, MO 63179-0034
18074773 +E-mail/Text: defaultspecialty.us@bbva.com Sep 02 2020 03:15:36 Compass Bank,
Attn: Bankruptcy, Po Box 10566, Birmingham, AL 35296-0001
18074775 +EDI: CCS.COM Sep 02 2020 06:53:00 Credit Collection Services, P.O. Box 55126,
Boston, MA 02205-5126
18074774 +EDI: CCS.COM Sep 02 2020 06:53:00 Credit Collection Services, 725 Canton St,
Norwood, MA 02062-2679
18074776 +EDI: DISCOVER.COM Sep 02 2020 06:53:00 Discover Financial, Attn: Bankruptcy,
Po Box 3025, New Albany, OH 43054-3025
18074780 +EDI: AMINFOFP.COM Sep 02 2020 06:53:00 First PREMIER Bank, Attn: Bankruptcy,
Po Box 5524, Sioux Falls, SD 57117-5524
18074782 +EDI: FSAE.COM Sep 02 2020 06:53:00 Firstsource Advantage, LLC, 205 Bryant Woods South,
Buffalo, NY 14228-3609
18074770 EDI: JPMORGANCHASE Sep 02 2020 06:53:00 Chase Card Services, Attn: Bankruptcy,
Po Box 15298, Wilmington, DE 19850
18074786 +E-mail/Text: NCI_bankonotify@ncirm.com Sep 02 2020 03:14:37 Nationwide Credit Inc.,
P.O. Box 14581, Des Moines, IA 50306-3581
18074789 +E-mail/Text: brprocessor@pfccollects.com Sep 02 2020 03:15:59 Professional Finance Co,
P.O. Box 7059, Loveland, CO 80537-0059
18074792 +EDI: RMSC.COM Sep 02 2020 06:53:00 Synchb/PPC, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060
18074793 +EDI: RMSC.COM Sep 02 2020 06:53:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,
Po Box 965064, Orlando, FL 32896-5064
18074794 +EDI: RMSC.COM Sep 02 2020 06:53:00 Synchrony Bank/Gap, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
18074795 +EDI: LCITDAUTO Sep 02 2020 06:53:00 Td Auto Finance, Attn: Bankruptcy, Po Box 9223,
Farmington Hilss, MI 48333-9223
18074796 +E-mail/Text: marisa.sheppard@timepayment.com Sep 02 2020 03:15:42 Timepayment Corp, LLC.,
Attn: Bankruptcy, 1600 District Ave, Ste 200, Burlington, MA 01803-5233
18074800 +EDI: USBANKARS.COM Sep 02 2020 06:53:00 U.S. Bancorp, Attn: Bankruptcy,
800 Nicollet Mall, Minneapolis, MN 55402-7014

District/off: 0542-1

User: admin
Form ID: 309A

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Total Noticed: 44

Date Rcvd: Sep 01, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

18074801 EDI: USBANKARS.COM Sep 02 2020 06:53:00 US Bank/RMS CC, Attn: Bankruptcy, Po Box 5229,
Cincinnati, OH 45201

TOTAL: 27

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 03, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on September 1, 2020 at the address(es) listed below:

NONE.

TOTAL: 0